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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

EXAMINER: GRAHAM, CLEMENT B. )  
APPLICANT: REUBEN BAHAR )  
SERIAL NO.: 09/822,732 )  
FILED: 03/30/2001 )  
FOR: "METHOD AND SYSTEM FOR )  
AUCTIONING BAD DEBTS UTILIZING )  
AN ASSORTING ARRANGEMENT )  
BASED ON THE GEOGRAPHIC )  
LOCATION WHERE JURISDICTION )  
IS PRESENT OVER THE DEBTOR" )

Art Unit 3628  
Confirmation No. 7238  
Attorney Docket No. 6589-A-3

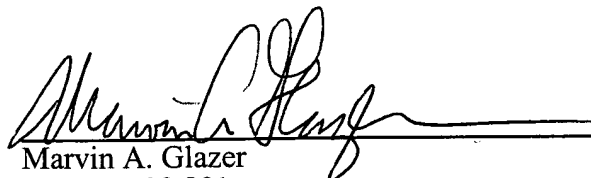
**TRANSMITTAL LETTER**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Madam/Sir:

Transmitted herewith for filing in the above-identified patent application are the following documents:

1. Preliminary Amendment;
2. Information Disclosure Statement (including copies of non-U.S. patent references);
3. Check #23636 in the amount of \$550; and
4. Return postcard.

  
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